whom fewest income tax arrears were pending at the closure of the assessment year 1992-93; and also the amount of arrears against each of them;

(b) what action has been taken by Government for recovery of the arrears till the 31st January, 1993 and the amount actually recovered from each of the defaulters in question; and

(c) whether any date has been fixed for final recovery and if not, whether the same in proposed to be done now?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) The Assessment Year 1992-93 will close on 31.3.1993. Therefore, it will not be possible to give a reply at this stage.

Credit card facilities by National!-ed Banks

119. SHRI VTSHWASRAO RAMRAO PATIL; Will the Minister of FINANCE be pleased to state:

(a) what are the names of the nationalised banks through which credit card facilities are being made available;

(b) whether Government have issued any guidelines to the banks for issuance of iredit cards;

(c) if so, what are the details thereof;

(d) If not, what are the reasons therefor.

(e) whether Government intend to frame any guidelines in view of the increasing demand of credit cards so that the consumers may be protected; and

(f) if so. what are the details thereof? ;

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) Reserve Bank of India (RBI) have reported that credit card facilities are being provided by the following nationalised banks:—

1. Andhra Bank 2. Bank of Baroda 3. Bank of India 4. Vijaya Bank 5. Canara Bank 6. Allahabad Bank 7. Central Bank of India 8. Syndicate Bank 9. Union Bank of India 10. Corporation Bank 11. Punjab & Sind Bank 12. Dena Bank 13. Indian Overseas Bank 14. Bank of Maharashtra 15. Oriental Bank of Commerce *16.* United Bank of India.

(b) to (d) RBI had issued instructions to commercial banks in June 1989 emphasising that the banks should ensure that the credit card business is conducted on sound lines, that they should be selective while issuing credit card?, with a view to minimising the incidence of bad debts[frauds, and that they should have a proper machinery for speedy recovery of dues from the card holders The banks were also advised that they should ensure that there is no undue backlog in accumtinglreconciliation of transactions. The banks were further asked by the RBI in November 1990 to prepare comprehensive half-yearly review reports and submit them to their Boards of directors ,with copies to RBI.

(e) and (f) At present, there is no proposal for issue of any fresh guidelines.

सीमेंट संयंत्रों पर लाये जाने वाले उत्पाद शुल्क की भिन्न-भिन्न दरें

120. **श्री विश्वासराव रामराव पाटिल:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि सरकार लघु (मिनी) सीमेंट संयंत्रों से 165 रुपए प्रति टन की दर से उत्पाद शुल्क लेती है ;

(ख) क्या यह भी सच है कि सरकार ने कतिपय लघु (मिनी) सीमेंट संयंत्रों पर 290 रुपए प्रति टन की दर से उत्पाद शुल्क भी लगाया है ;